



SHOP
SAFELY
ONLINE

The Internet is an exciting tool that puts vast information at your fingertips. With a click of a mouse, it lets you buy an airline ticket, book a hotel, send flowers to a friend or purchase your favorite stock.

Good deals, convenience and choice abound on the Internet. But before you use all the Internet has to offer, be “cyber” smart to make the most of your online experience.

ONLINE SHOP

Security on the Internet

Shopping online offers lots of benefits that you won't find shopping in a store or by mail. The Internet is always open – seven days a week, 24 hours a day – and bargains can be numerous online. Shopping on the Internet is no less safe than shopping in a store or by mail. Keep the following tips in mind to help ensure that your online shopping experience is a safe one.

➡ **Use a secure browser.** This is the software you use to navigate the Internet. Your browser should comply with industry security standards, such as Secure Sockets Layer (SSL). These standards scramble the purchase information you send over the Internet, helping to secure your transaction. Most computers come with a browser installed. You also can download some browsers for free over the Internet.

➡ **Shop with companies you know.** Anyone can set up shop online under almost any name. If you're not familiar with a merchant, ask for a paper catalog or brochure to get a better idea of their merchandise and services. Also, determine the company's refund and return policies before you place your order. These should be posted on the company's Web site.

➡ **Keep your password(s) private.** Be creative when you establish a password, and never give it to anyone. Avoid using a telephone number, birth date or a portion of your Social Security number. Instead, use a combination of numbers, letters and symbols.

➡ **Pay by credit or charge card.** If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating them. In the event of

unauthorized use of your credit or charge card, you generally would be held liable only for the first \$50 in charges. Some companies offer an online shopping guarantee that ensures you will not be held responsible for *any* unauthorized charges made online, and some cards may provide additional warranty, return and/or purchase protection benefits.

➡ **Keep a record.** Be sure to print a copy of your purchase order and confirmation number for your records. Also, you should know that the Mail/ Telephone Order Merchandise Rule covers online orders. This means that unless the company states otherwise, your merchandise must be delivered within 30 days; and if there are delays, the company must notify you.

➡ **Pay your bills online.** Some companies let you pay bills and check your account status online. Before you sign up for any service, evaluate how the company secures your financial and personal information. Many companies explain their security procedures on their Web site. If you don't see a security description, call or email the company and ask.

EASY AS ABC

When exploring online, think ABC to remember the privacy and security questions you should ask about a company.

Privacy on the Internet

Technology now provides companies with the ability to collect information about you and potentially give or sell that information to others. While the Internet can serve as a tremendous resource for information, products and services, you should be sure to safeguard your privacy online by following these tips.

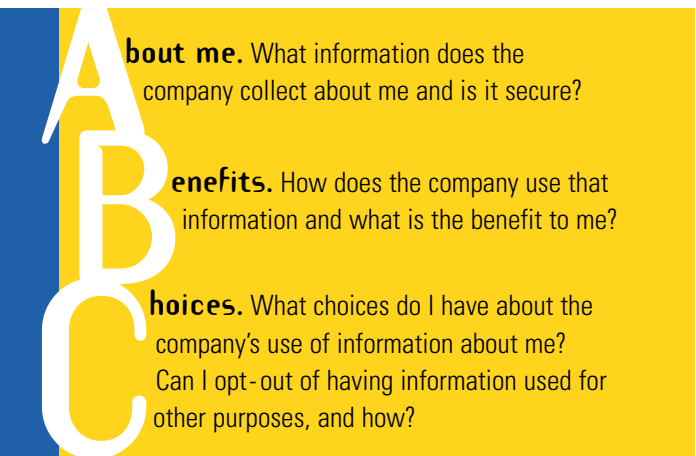


➡ **Keep your personal information private.**


Don't disclose personal information – such as your address, telephone number, Social Security number or email address – unless you know who is collecting the information, why they are collecting it and how they will use it. If you have children, teach them to check with you before giving out personal – or family – information online.

➡ **Look for a company's online privacy policy.**

Many companies post their privacy policies on their Web site. This policy should disclose what information is being collected on the Web site and how that

- 
- A** **bout me.** What information does the company collect about me and is it secure?
 - B** **enefits.** How does the company use that information and what is the benefit to me?
 - C** **hoices.** What choices do I have about the company's use of information about me? Can I opt-out of having information used for other purposes, and how?

information is being used. Before you provide a company with personal information, check its privacy policy. If you can't find a policy, send an email or written message to the Web site to ask about its policy and request that it be posted on the site.



➡ **Make choices.**

Many companies give you a choice on their Web site as to whether and how your personal information is used. These companies allow you to decline – or “opt-out” of – having personal information, such as your email address, used for marketing purposes or shared with other companies. Look for this choice as part of the company's privacy policy.

For More Information

If you would like additional copies of this brochure, please send your request to: American Express Company, P.O. Box 4635, Trenton, NJ 08650-9874.

This brochure was prepared by:



American Express Company. For information about American Express and its Customer Internet Privacy Statement – which provides a full description of Web site security, information collection and use, and how to decline email offers – visit www.americanexpress.com. The company offers a variety of tools to make online shopping safer, including its smart card, Blue from American Express, Private Payments and an Online Fraud Protection Guarantee.



Call For Action, Inc. (CFA). CFA is an international, non-profit network of consumer hotlines affiliated with local broadcast partners. The ABC's of Privacy can be accessed at www.callforaction.org. You also can contact Call For Action at 5272 River Road, Suite 300, Bethesda, MD, 20816; 301-657-8260.



The Consumer Information Center (CIC). CIC publishes the Consumer Information Catalog, which lists more than 200 publications from a variety of federal agencies. You can access the Catalog and the full text of all its publications at www.pueblo.gsa.gov. You also can contact CIC for a free Catalog at: Consumer Information Catalog, Pueblo, CO 81009; 888-8-PUEBLO (that's 888-878-3256).



The Direct Marketing Association (The DMA). The DMA is a trade association of catalogers, financial services firms, publishers, book and music clubs, online service companies and others involved in direct and database marketing. The DMA's Consumer Line acts as an intermediary between consumers and companies to resolve complaints. Contact the DMA's Consumer Line at 1111 19th Street, NW, Suite 1100, Washington, D.C. 20036, or by email at consumer@the-dma.org. The DMA's Web site is www.the-dma.org.



The Federal Trade Commission (FTC). The FTC's Bureau of Consumer Protection strives to protect consumers against unfair, deceptive or fraudulent practices. You can access the FTC's library of consumer publications at www.ftc.gov. You also can contact the FTC at: Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580; or toll-free at 877-FTC-HELP; or TDD: 202-326-2502.



Published by American Express Company in cooperation with Call For Action, The Consumer Information Center and The Direct Marketing Association. Information was prepared with the assistance of The Federal Trade Commission. This document may be reproduced for non-profit educational purposes.